

**UNITED STATES BANKRUPTCY COURT**  
District of Utah

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/3/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Matthew Crookston  
2538 South 75 East  
Clearfield, UT 84015

Angela Crookston  
2538 South 75 East  
Clearfield, UT 84015

Case Number:  
12-29998 JTM

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-1936  
xxx-xx-2240

Attorney for Debtor(s) (name and address):

Matthew Crookston  
2538 South 75 East  
Clearfield, UT 84015  
Telephone number: 801-309-5847

Bankruptcy Trustee (name and address):

Elizabeth R. Loveridge tr  
Woodbury & Kesler  
265 East 100 South  
Suite 300  
P.O. Box 3358  
Salt Lake City, UT 84110-3358  
Telephone number: (801) 364-1100

**Meeting of Creditors**

Date: **September 12, 2012**

Time: **1:00 pm**

Location: **Federal Building, 324 25th Street, Room 6026, Ogden, UT 84401**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 11/13/12**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

350 South Main #301  
Salt Lake City, UT 84101  
Telephone number: (801) 524-6687

**For the Court:**

Clerk of the Bankruptcy Court:  
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 8/10/12

**Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) for details.

## EXPLANATIONS

FORM RAB9A (12/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within five days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of UtahIn re:  
Matthew Crookston  
Angela Crookston  
DebtorsCase No. 12-29998-JTM  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 1088-2

User: dlj  
Form ID: rab9aPage 1 of 3  
Total Noticed: 39

Date Rcvd: Aug 10, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2012.

db/jdb  
8432921 +Matthew Crookston, Angela Crookston, 2538 South 75 East, Clearfield, UT 84015-1949  
8432922 +ALLIED INTERSTATE INC., 3000 CORPORATE EXCHANGE DR, Columbus, OH 43231-7684  
8432923 +AMERICA FIRST CREDIT UNION, 1344 W 4675 S, RIVERDALE, UT 84405-3690  
8432925 +AMERICA FIRST CREDIT UNION, P O BOX 9199, Ogden, UT 84409-0199  
8432926 +Angela Crookston, 2538 s 75 e, Clearfield, UT 84015-1949  
8432927 BAC HOME LNS LP/CTRYWDE, 450 AMERICAN ST, Simi Valley, CA 93065-6285  
8432929 BANK OF AMERICA, 450 AMERICAN ST, Simi Valley, CA 93065-6285  
8432931 BONNEVILLE BILLING, 2627 WASHINGTON BLVD, Ogden, UT 84401-3613  
8432933 CASH LLC, 4340 S MONACO ST, Denver, CO 80237-3485  
8432934 CHASE, P O BOX 24696, Columbus, OH 43224-0696  
8432934 CHASE CARD SERVICES, P O BOX 15298, Wilmington, DE 19850, CHILDRENS PL/CESD, P O BOX 6497, Sioux Falls, SD 57117-6497  
8432935 +CITI BANK, P O BOX 469100, Escondido, CA 92046-9100  
8432939 +ER SOLUTIONS, 800 SW 39TH ST, Renton, WA 98057-4975  
8432948 +INTERMOUNTAIN HEALTH CARE, 4646 LAKE PARK BLVD, Salt Lake City, UT 84120-8212  
8432953 +RICHARDS, KIMBLE, & WINN, 2040 E MURRY-HOLLADAY RD SUITE 106, Salt Lake City, UT 84117-5179  
8432954 +STONELEIGH RECOVERY ASSOCIATES, PC BOX 1479, Lombard, IL 60148-8479  
8432955 +THE BUREAUS, 1717 CENTRAL ST, Evanston, IL 60201-1590

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

EDI: QERLOVERIDGE.COM Aug 10 2012 22:43:00 Elizabeth R. Loveridge tr, Woodbury & Kesler, 265 East 100 South, Suite 300, P.O. Box 3358, Salt Lake City, UT 84110-3358  
8432924 EDI: AMEREXPR.COM Aug 10 2012 22:43:00 AMERICAN EXPRESS, P O BOX 981537, El Paso, TX 79998-1537  
8432928 +EDI: HFC.COM Aug 10 2012 22:43:00 BEST BUY, 1405 FOULK ROAD, Wilmington, DE 19803-2769  
8432930 EDI: CAPITALONE.COM Aug 10 2012 22:43:00 CAPITAL ONE, P O BOX 30281, Salt Lake City, UT 84130-0281  
8432932 EDI: SEARS.COM Aug 10 2012 22:43:00 CBUSASEARS, 8725 W SAHARA AVE, The Lakes, NV 89163-0001  
8432936 EDI: CITICORP.COM Aug 10 2012 22:43:00 CITICARDS CBNA, P O BOX 6241, Sioux Falls, SD 57117-6241  
8432937 +EDI: DISCOVER.COM Aug 10 2012 22:43:00 DISCOVER FINANCIAL SVCS LLC, P O BOX 15316, Wilmington, DE 19850-5316  
8432938 EDI: WFNNB.COM Aug 10 2012 22:43:00 EDDIE BAUER, P O BOX 182789, Columbus, OH 43218-2789  
8432940 +E-mail/Text: bankruptcy@expressrecovery.com Aug 11 2012 02:21:25 EXPRESS RECOVERY, 3782 W 2340 S STE B, Salt Lake City, UT 84120-7295  
8432941 EDI: RMSC.COM Aug 10 2012 22:43:00 GECRB/JC PENNYS, P O BOX 965008, Orlando, FL 32896-5008  
8432942 EDI: RMSC.COM Aug 10 2012 22:43:00 GECRB/LOWES, P O BOX 965005, Orlando, FL 32896-5005  
8432943 +EDI: RMSC.COM Aug 10 2012 22:43:00 GECRB/MERVYNS, P O BOX 981400, El Paso, TX 79998-1400  
8432944 +EDI: RMSC.COM Aug 10 2012 22:43:00 GECRB/OLD NAVY, P O BOX 981400, El Paso, TX 79998-1400  
8432945 EDI: RMSC.COM Aug 10 2012 22:43:00 GECRB/ULTIMATE ELECTRONICS, C/C PO BOX 965036, Orlando, FL 32896-5036  
8432946 +EDI: HFC.COM Aug 10 2012 22:43:00 HSBC SUZUKI REV, PO BOX 703, Wood Dale, IL 60191-0703  
8432947 EDI: ICSYSTEM.COM Aug 10 2012 22:43:00 IC SYSTEMS, 444 HIGHWAY 96 E, Saint Paul, MN 55127-2557  
8432949 EDI: CBSKOHL.COM Aug 10 2012 22:43:00 KOHL S, PC BOX 3115, Milwaukee, WI 53201-3115  
8432950 EDI: TSYS2.COM Aug 10 2012 22:43:00 MACYS/DSNB, PO BOX 8218, Mason, OH 45040-8218  
8432951 EDI: WFNNB.COM Aug 10 2012 22:43:00 NEW YORK AND COMPANY, PO BOX 182789, Columbus, OH 43218-2789  
8432952 +EDI: HFC.COM Aug 10 2012 22:43:00 OFFICE MAX, 26525 NORTH RIVERWOODS BLVD, Lake Forest, IL 60045-3438  
8432956 EDI: CITICORP.COM Aug 10 2012 22:43:00 THE HOME DEPOT, PC BOX 6497, Sioux Falls, SD 57117-6497  
8432957 EDI: WFFC.COM Aug 10 2012 22:43:00 WELLS FARGO, 4143 121ST, Urbandale, IA 50323-2310  
TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

bpp

Nectara Moldoveanu

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 1088-2

User: dlq  
Form ID: rab9a

Page 2 of 3  
Total Noticed: 39

Date Rcvd: Aug 10, 2012

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 1088-2

User: dlg  
Form ID: rab9a

Page 3 of 3  
Total Noticed: 39

Date Rcvd: Aug 10, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2012 at the address(es) listed below:

Elizabeth R. Loveridge tr eloveridge@wklawpc.com,  
rchristensen@wklawpc.com;eloveridge@ecf.epiqsystems.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 2